

The Process Involved: Determining Key Advantage Benefits Beginning July 1, 2002

Original Budget Submitted By Governor Gilmore Key Advantage Plan (SB29/30)	Governor Warner’s Budget Amendment Key Advantage Plan	Key Advantage Plan Final Design for July 1, 2002
<ul style="list-style-type: none">• Increase of employee contribution to premiums for single and family coverage of 11 percent	<ul style="list-style-type: none">• Limit employee contribution to premiums for single and family coverage to increase of 5 percent	<ul style="list-style-type: none">• Employee contribution to premiums for single and family coverage will increase 10 percent
<ul style="list-style-type: none">• Increase primary care physician (PCP) copayment from \$15 to \$20 and specialty physician copayment from \$25 to \$30	<ul style="list-style-type: none">• Increase primary care physician (PCP) copayment from \$15 to \$20 and specialty physician copayment from \$25 to \$30	<ul style="list-style-type: none">• Increase primary care physician (PCP) copayment from \$15 to \$20 and specialty physician copayment from \$25 to \$30
<ul style="list-style-type: none">• Increase coinsurance to 20%	<ul style="list-style-type: none">• Continue coinsurance at 10% level	<ul style="list-style-type: none">• Continue coinsurance at 10% level
<ul style="list-style-type: none">• Increase out-of-pocket expense limit to \$2,000 per member up to \$6,000 per family; add a \$50 deductible before services are covered	<ul style="list-style-type: none">• Retain current out-of-pocket maximum of \$1,000 per member up to \$3,000 per family	<ul style="list-style-type: none">• Retain current out-of-pocket maximum of \$1,000 per member up to \$3,000 per family
<ul style="list-style-type: none">• Periodic wellness checkup included	<ul style="list-style-type: none">• Periodic wellness checkup included	<ul style="list-style-type: none">• Periodic wellness checkup not included
<ul style="list-style-type: none">• Three-tier outpatient prescription drug program:	<ul style="list-style-type: none">• Three-tier outpatient prescription drug program:	<ul style="list-style-type: none">• Increase prescription drug copayments to:
<div><div>Participating Retail Pharmacy (per 34-day supply)</div><div><div>Tier 1:</div><div>Tier 2:</div><div>Tier 3:</div></div><div><div>\$15</div><div>\$20</div><div>\$35</div></div></div>	<div><div>Participating Retail Pharmacy (per 34-day supply)</div><div><div>Tier 1:</div><div>Tier 2:</div><div>Tier 3:</div></div><div><div>\$15</div><div>\$20</div><div>\$35</div></div></div>	<div><div>Participating Retail Pharmacy</div><div><div>34-day supply</div><div>35-90 day supply</div></div><div><div>\$17</div><div>\$34</div></div></div>
<div><div>Mail Service (up to 90-day supply)</div><div><div>Tier 1:</div><div>Tier 2:</div><div>Tier 3:</div></div><div><div>\$18</div><div>\$33</div><div>\$63</div></div></div>	<div><div>Mail Service (up to 90-day supply)</div><div><div>Tier 1:</div><div>Tier 2:</div><div>Tier 3:</div></div><div><div>\$18</div><div>\$33</div><div>\$63</div></div></div>	<div><div>Mail Service (up to 90-day supply)</div><div><div></div></div><div><div>\$25</div></div></div>
<ul style="list-style-type: none">• Eliminated inpatient and outpatient hospital copayments, replaced with 20% coinsurance	<ul style="list-style-type: none">• No changes in inpatient or outpatient hospital copayments	<ul style="list-style-type: none">• Increase inpatient hospital copayment from \$200 to \$300 per confinement; increase outpatient hospital copayment from \$75 to \$100 per visit (waived if admitted)